

**Notice of Allowability**

Application No.

09/676,018

Examiner

Luke Gilligan

Applicant(s)

EVENSHAUG ET AL.

Art Unit

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**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/19/07.
2. ☒ The allowed claim(s) is/are 1,2,4,6-10,12,13,15,16,18,20-24,26-37,40 and 42-51.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All   b) ☐ Some\*   c) ☐ None   of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

### EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.
2. Authorization for this examiner's amendment was given in a telephone interview with Chris Thompson on 8/1/07.

The application has been amended as follows:

Please cancel claims 5, 11, 14, 19, and 25.

Please amend claims 1, 13, 15, and 47 as follows:

At the end of claim 1, delete the period and insert the following text:

“;

wherein the class of inheritable objects comprises a section classification class;

wherein the section classification class comprises properties, wherein the properties describe a country, a main class of business and a class of business associated with the section classification class.”

At line 2 of claim 13, delete “carrier medium” and insert “computer readable medium”.

At the end of claim 15, delete the period and insert the following text:

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“,

wherein the class of inheritable objects comprises a section classification class;

wherein the section classification class comprises properties, wherein the properties describe a country, a main class of business and a class of business associated with the section classification class.”

At the end of claim 47, delete the period and insert the following text:

“,

wherein the class of inheritable objects comprises a section classification class;

wherein the section classification class comprises properties, wherein the properties describe a country, a main class of business and a class of business associated with the section classification class.”

***Allowable Subject Matter***

3. Claims 1, 2, 4, 6-10, 12, 13, 15, 16, 18, 20-24, 26-37, 40, and 42-51 are allowed. The following is an examiner's statement of reasons for allowance: the primary reason for the allowance of claims 1, 2, 4, 6-10, 12, 13, 15, 16, 18, 20-24, 26, and 47-51 is the inclusion of the limitations in all of the claims that is not found in the prior art references of identifying an inheritable class of objects to represent conditions of a reinsurance contract including a section classification class that comprises properties that describe a country, a main class of business, and a class of business associated with the section classification class in the particular manner and combination recited in the claims. While the closest prior art (Daskalopulu, Lauristen, AIG, and Miller) generally teaches the construction of structured, legal contracts, including reinsurance contracts, with an inheritable class of objects and sections that inherit properties

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from on another (see BPAI Decision, mailed 1/17/07), the references fail to teach a including a section classification class that comprises properties that describe a country, a main class of business, and a class of business associated with the section classification class as recited in the claims.

4. The primary reason for the allowance of claims 27-32 is the inclusion of the limitations in all of the claims that is not found in the prior art references of a multidimensional reinsurance contract framework executed within a system that includes one or more amendment objects, which is a child of one or more life cycle phase objects, where the one or more amendment objects are operable to amend one or more condition objects and are shared amongst one or more of the life cycle phase objects within the particular time period. It should be noted that the life cycle phase object is limited to a life cycle phase in the life cycle of a reinsurance contract during a particular time period (see BPAI decision, pages 8-10). The closest prior art (Daskalopulu, Lauristen, AIG, and Miller) generally teaches the construction of structured, legal contracts, including reinsurance contracts, with an inheritable class of objects and sections that inherit properties from on another along with life-cycle instances of insurance clauses for history (see BPAI Decision, mailed 1/17/07). However, the life-cycle instances as taught by Miller fails to teach one or more amendment objects are operable to amend one or more condition objects and are shared amongst one or more of the life cycle phase objects within the particular time period. Therefore, these claims distinguish over the prior art.

5. Claims 33-37, 40, and 42-46 contain similar limitations to claims 27-32 in the context of steps of displaying data in a graphical user interface. Therefore, these claims distinguish over the prior art for at least the same reasons given above with respect to claims 27-32.

6. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the

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issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."


***Conclusion***

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Luke Gilligan whose telephone number is (571) 272-6770. The examiner can normally be reached on Monday-Friday 8am-5:30pm.

8. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

9. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

8/21/07

  
C. LUKE GILLIGAN  
PRIMARY EXAMINER  
TECHNOLOGY CENTER 3600